



Order Filed on May 2, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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In Re:

JOSE F. ARGUETA, DEBTOR(S)

Case No.: 18-17989 RG

Adv. No.:

Hearing Date: 5/1/2024 @ 10:00 A.M.

Judge: ROSEMARY GAMBARDELLA

ORDER FOR AUTHORITY TO OBTAIN CREDIT  
TO REFINANCE REAL PROPERTY

The relief set forth on the following pages two (2) through four (4),  
is hereby **ORDERED** as follows:

**DATED: May 2, 2024**

  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Jose R. Argueta, Debtor(s)

Case no.: 18-17989 RG

Caption of order: Order For Authority to Obtain Credit To Refinance  
of Real Property

1. The Debtor, Jose R. Argueta, be and is hereby authorized to enter into and incur new debt for the purpose of obtaining financing, in the form of an FHA thirty year fixed rate mortgage, in the maximum amount of \$520,960 at 7.50%, consistent with the conditional approval, attached as an Exhibit, with American Financial Network, lender/broker, pertaining to real property located at 144 Congress Street, Jersey City, New Jersey, 07307.

a. This loan is to be used, inter alia, for the purpose of paying off and satisfying the mortgages against the property, held by Specialized Loan Servicing and Shellpoint Mortgage, paying these obligations in full, at closing, pursuant to payoff statements, provided by the lenders.

b. The amount necessary to pay plan obligations, completely paying all filed claims, 100% of the amount due, must be remitted to Debtor's Bankruptcy Counsel to payoff the plan. Counsel is to obtain plan payoff information from the Trustee to effectuate the plan payoff.

c. Any other ordinary course, outstanding statutory or municipal obligations, pertaining to the property, including, but not limited to real estate taxes/tax liens, garbage charges and/or water/sewer charges (water/sewer liens), must be paid, in full, at closing.

d. Judgments against the property and/or the Debtor, unless satisfied or avoided, must be paid in full, at closing, consistent with judgment payoff statements.

Debtor: Jose R. Argueta, Debtor(s)

Case no.: 18-17989 RG

Caption of order: Order For Authority to Obtain Credit To Refinance  
of Real Property

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e. Other ordinary course closing fees and costs, must be  
satisfied from the refinance proceeds.

2. A copy of the signed settlement statement, must be provided  
to Debtor's bankruptcy counsel by the closing agent, to be provided  
to the Chapter 13 Trustee, through Debtor's counsel, within  
fourteen (14) days of closing.

3. That this post-confirmation, post-petition extension of  
credit, for the purpose, of obtaining financing to refinance  
mortgages against the real property and addressing plan  
obligations, be and is hereby considered necessary and appropriate  
for the Debtor's performance under the plan and that the extension  
of credit, in the form of a refinance, be and is hereby approved  
pursuant to Section 1305 of the Code.

4. The Debtor reserves the right to challenge any payoff  
statement, quote, letter, etc. Paying off any obligation at  
closing, does not preclude the Debtor from later challenging the  
amount due and owing as to any obligation. Paying off any closing  
obligation, including but not limited to any lien, judgment,  
mortgage or statutory obligation, does not prejudice or preclude  
the Debtor from later challenging the amount due.

5. The fourteen (14) day stay, if applicable, provided by  
Bankruptcy Rule 6004(h) be and is hereby waived. The refinance may  
proceed immediately.

Debtor: Jose R. Argueta, Debtor(s)

Case no.: 18-17989 RG

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of Real Property

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6. ***Any additional material changes will require court  
approval.***

In re:  
Jose F Argueta  
Debtor

Case No. 18-17989-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 02, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2024:

Recip ID	Recipient Name and Address
db	+ Jose F Argueta, 144 Congress Street, Apartment#1, Jersey City, NJ 07307-2602

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as Servicer for, Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as bk@stewartlegalgroup.com
Herbert B. Raymond	on behalf of Debtor Jose F Argueta herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondllaw5622@gmail.com;courtemails789@gmail.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC as Servicer for, Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as KEBECK@BERNSTEINLAW.COM, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

District/off: 0312-2

User: admin

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Date Rcvd: May 02, 2024

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6